

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: MICHELE T GAMBLE

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Case No.: 08-30241

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2008.
- 2) This case was confirmed on 01/07/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on  
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on  
NA.
- 5) The case was converted on 07/14/2009.
- 6) Number of months from filing to the last payment: 8
- 7) Number of months case was pending: 11
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 9,421.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 5,600.00
Less amount refunded to debtor	\$ 350.00
<b>NET RECEIPTS</b>	<b>\$ 5,250.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,896.79
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 373.11
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,269.90**

Attorney fees paid and disclosed by debtor **\$ 26.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NUVELL CREDIT CO LLC	UNSECURED	7,000.00	13,561.14	13,561.14	.00	.00
SANTANDER CONSUMER U	SECURED	6,879.00	6,879.63	6,879.00	866.93	158.08
MCSI/RMI	UNSECURED	250.00	250.00	250.00	.00	.00
REGIONAL ACCEPTANCE	SECURED	11,450.00	16,748.53	16,590.00	545.55	304.54
REGIONAL ACCEPTANCE	UNSECURED	5,140.00	.00	158.53	.00	.00
CITY OF CHICAGO WATE	SECURED	600.00	.00	600.00	105.00	.00
CITY OF CHICAGO WATE	UNSECURED	600.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	1,600.00	1,036.35	1,036.35	.00	.00
DUPAGE COUNTY COURT	UNSECURED	553.00	NA	NA	.00	.00
SPRINT	UNSECURED	105.00	NA	NA	.00	.00
NATIONAL CITY	UNSECURED	1,149.00	NA	NA	.00	.00
APPLIED BANK	UNSECURED	1,154.00	1,154.31	1,154.31	.00	.00
AT & T	UNSECURED	371.02	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	4,038.00	NA	NA	.00	.00
CITIBANK	UNSECURED	17,617.00	NA	NA	.00	.00
CITIBANK USA	UNSECURED	2,889.00	NA	NA	.00	.00
CMI	UNSECURED	1,397.87	NA	NA	.00	.00
TRINITY HOSPITAL	UNSECURED	939.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	653.00	663.64	663.64	.00	.00
COMCAST	UNSECURED	171.00	NA	NA	.00	.00
T MOBILE	UNSECURED	1,466.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	441.00	441.10	441.10	.00	.00
PREMIER BANK CARD	UNSECURED	434.00	434.57	434.57	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	1,395.00	1,465.14	1,465.14	.00	.00
ICE MOUNTAIN	UNSECURED	120.00	NA	NA	.00	.00
CHRIST HOSPITAL	UNSECURED	1,800.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,486.00	1,486.79	1,486.79	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	1,894.00	1,897.13	1,897.13	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	238.00	238.91	238.91	.00	.00
SALLIE MAE SERVICING	UNSECURED	3,385.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	446.00	446.05	446.05	.00	.00
COMMONWEALTH EDISON	UNSECURED	1,623.00	NA	NA	.00	.00
MARK GAMBLE	OTHER	.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	NA	2,441.49	2,441.49	.00	.00
KIERA REED	OTHER	.00	NA	NA	.00	.00
SANTANDER CONSUMER U	UNSECURED	NA	.00	.63	.00	.00
ISAC	UNSECURED	NA	40,161.71	40,161.71	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	718.63	718.63	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	15.72	15.72	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	23,469.00	1,412.48	462.62
All Other Secured	<u>600.00</u>	<u>105.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	24,069.00	1,517.48	462.62
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>1,036.35</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	1,036.35	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	65,535.49	.00	.00

**Disbursements:**

Expenses of Administration	\$ 3,269.90	
Disbursements to Creditors	\$ 1,980.10	
<b>TOTAL DISBURSEMENTS:</b>		\$ 5,250.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/15/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.